# STATE OF MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE REGULATION

## Before the Commissioner of Financial and Insurance Regulation

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In the matter of:	
Office of Financial and Insurance Regulation	Enforcement Case No.08-06615
Petitioner,	
HM LIFE INSURANCE COMPANY,	
Respondent	

Issued and entered on Documber 18,2008 by Stephen R. Hilke, r Chief Deputy Commissioner

#### **CONSENT ORDER AND STIPULATION**

#### A. Findings of fact and conclusions of law

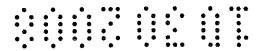
- 1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent had no forms in effect in Michigan.
- 2. Based on the foregoing conduct, Respondent has violated R 500.2212.

### B. Order

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

- 1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2212.
- 2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses, or to submit a letter certifying that Respondent has no forms in effect in Michigan.

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3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Regulation, a fine in the amount of \$1,000. The fine shall be paid within thirty (30) days of the date of entry of this Order.

Chief Deputy Commissioner